B 1 (Official Form 1) (1/08) Case 09-19451-bam Doc 1 Entered 06/04/09 15:39:04 Page 1 of 14 **United States Bankruptcy Court** Voluntary Petition Nevada Name of Debtor (if individual, enter Last, First, Middle): Clifton, Valarie Perry Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Valarie Perry Shears Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6254 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 246 Jumping Springs Place Henderson, NV 89012 ZIP CODE **89012** ZIP CODE County of Residence or of the Principal Place of Business: Clark County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Check one box.) (Form of Organization) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Ö Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Chapter 15 Petition for Railroad Chapter 12 п Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding Clearing Bank check this box and state type of entity below.) Nature of Debts (Check one box.) Tax-Exempt Entity ☐ Debts are primarily (Check box, if applicable.) Debts are primarily consumer debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. V Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** Ø П П 1-49 50-99 100-199 200-999 1,000-5,001-10.001-25.001-50.001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets V \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 *More than \$0 to to \$10 \$50,000 to \$500 \$1 billion \$100,000 \$500,000 to \$1 to \$50 to \$100 to \$1 billion million million million million million Estimated Liabilities V \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion

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Voluntary Petition	completed and filed in every case.)	Name of Debtor(s): Clifton, Valarie Perry		
	All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach additional sheet.)		
Location Where Filed:		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
_	ending Bankruptcy Case Filed by any Spouse, Partner, or Affili		litional sheet.) Date Filed:	
Name of Debtor:		Case Number:		
District:		Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
☐ Exhibit A is a	stached and made a part of this petition.	X Simulation for Dahlar(s)		
Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.				
		*** ***		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

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B 1 (Official Form) 1 (1/08) Page 3					
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case.)	Clifton, Valarie Perry				
Signatures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
organitation of Debiot(s) (Individual action)					
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code.				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. x	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X				
Signature of Debtor	(Signature of Foreign Representative)				
Signature of Joint Debtor (709) 220-8140 (709) 278-88/8	(Printed Name of Foreign Representative) Date				
Date 512 12009 61212009	<i></i>				
Signature of Attorney*	Signature of Non-Attorney Bankruptey Petition Preparer				
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.				
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer				
Telephone Number					
Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address				
Signature of Debtor (Corporation/Partnership)	Addiess				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	x				
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted				
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.				
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming				
Date	to the appropriate official form for each person.				
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.				

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Valarie Perry Clifton	Case No	
Debtor	(if known)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 05/08/2009 6/2/2009

Certificate Number: 03006-NV-CC-006969575

CERTIFICATE OF COUNSELING

I CERTIFY that on May 6, 2009	, at <u>2:20</u>	o'clock PM PDT,			
Valarie Perry Clifton	received from				
Consumer Credit Counseling Service of Sout	thern Nevada and Utah	,			
an agency approved pursuant to 11 U.S.C	2. § 111 to provide cred	dit counseling in the			
District of Nevada	, an individual	[or group] briefing that complied			
with the provisions of 11 U.S.C. §§ 109(h) and 111.					
A debt repayment plan was not prepared	If a debt repayme	ent plan was prepared, a copy of			
the debt repayment plan is attached to this certificate.					
This counseling session was conducted in person .					
Date: May 6, 2009	Name Ellen McCr				
	Title Certified C	redit Counselor			

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)
Creditor Matrix: Courier

8 pages

SECURED CREDITORS

Ford Credit Acct. No.: 40590274 National Bankruptcy Service Center P.O. Box 537901 Livonia, MI 48153-7901

Ford Credit
Acct. No.: 40607956
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Select Portfolio Servicing, Inc. Acct # 0011789666 P.O. Box 65250 Salt Lake City, UT 84165-0250

PRIORITY CLAIMS

Clark County Treasurer 500 S. Grand Central Pkwy P.O. Box 551220 Las Vegas, NV 89155

UNSECURED CREDITORS

Academy Collection Service Acct. No.: 16326067 10965 Decatur Road Philadelphia, PA 19154-3210

Academy Collection Services, Inc. Acct. No.: 15838407 10965 Decatur Road Philadelphia, PA 19154-3210

Advantage Assets II, Inc. Acct. No.: AH1 6035320180317388 c/o LTD Financial Services, LP 7322 Southwest Freeway, Suite 1600 Houston, TX 77074

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

Alliance One Acct. No.:GTM352 1160 Centre Point Drive, Suite #1 Mendota heights, MN 55120

Allied Collection Services, Inc. Acct. No.: 07C-010204 3080 South Durango Drive, Suite 208 Las Vegas, NV 89117

Allied Interstate Inc. Acct. No.: A43330063/P36764284 P.O. Box 361774 Columbus, OH 43236

Aspire Visa Acct. No.: 4106360012260306 P.O. Box 105555 Atlanta, GA 303148-6195

Avante USA Acct. No.: 1698170 2950 S. Gessner Rd. Suite 265 Houston, TX 77063

Bennett & Deloney, P.C. Acct. No.: 15702413 1265 E Fort Union Blvd. Suite 150 Salt Lake City, UT 84047-1808

Benchmark Association Services 1515 E Tropicana Ave. Suite 350A Las Vegas, NV 89119

Capital One Bank (USA)
Acct. No.: 4862-3626-6902-5176
P.O. Box 60024
City Of Industry, CA 91716-0024

Chase Bank USA, N.A. Acct. No.: 4388540012041322 P.O. Box 15298 Wilmington, DE 19850-5298

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

Chase Bank USA, N.A.

Acct. No.: 4266841084018736

P.O. Box 15298

Wilmington, DE 19850-5298

Chevron Credit Bank, N.A. Acct. No.: 111-132-125-1 PO Box 2001 Concord, CA 94529-0001

Citicorp Credit Services, Inc Shell Acct. No. 0866714033 PO Box 183018 Columbus, Oh 43218-3018

Check City
PO Box 35227
Las Vegas, NV 89133-5227

Escallate, LLC Acct No. 32590048 PO Box 710732 Columbus, OH 43271-0732

First Financial Investment Acct. No.: CC185848 c/o Law Offices of Gerald A. Phillips PO Box 11400 Reno, NV 89510

GE Money Bank (JC Penney)
BK Dept. Acct. No.: 6000889476741577
PO Box 103104
Roswell, GA 30076

GE Money Bank - Dillard's BK Dept. Acct. No.:6045872139028357 PO Box 103104 Roswell, GA 30076

GE Money Bank Acct. No.: 7061591021673032 c/o Allied Interstate 3000 Corporate Exchange Dr. Columbus, OH 43231

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

Genesis Medical Group Acct. No.: CLIVA000 100 N. Green Valley Pkwy #110 Henderson, NV 89074-6392

Grant & Weber, Inc Acct. No.: GHWP11/006253778/N96 861 Coronado Center Drive, Suite 211 Henderson, NV 89052

City of Henderson Acct. No.: 3025256 PO Box 95007 Henderson, NV 89009

Home Depot Credit Services Acct. No.: P.O. Box 689100 Des Moines, IA 50368-9100

HSBC Card Services Acct. No.: 4314 672507042355 P.O. Box 80084 Salinas, CA 93912-0084

Insight Health Diagnostics Acct. No.: 2093782-113006 c/o RSI Enterprises, Inc. P.O. Box 16190 Phoenix, AZ 85011

Jefferson Capital Systems, LLC Acct. No.: 15043041090104099 c/o Daniel & Norelli, PC 900 Merchants Concourse, Suite 400 Westbury, NY 11590

Laboratory Corporation of America Acct. No.: 25253585 P.O. Box 2240 Burlington, North Carolina 27216-2240

LTD Financial Services Acct. No. CBD 866714033 7322 Southwest Freeway, Suite 1600 Houston, TX 77074

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

LVNV Funding LLC Acct. No.: 6AP82466 c/o Resurgent Capital Services, LP 15 S. Main St., Suite 600 Greenville, SC 29601

MCI Communication Services, Inc. Acct. No.: 6AP82466 c/o Resurgent Capital Services, LP 15 S. Main St., Suite 600 Greenville, SC 29601

Midland Credit Management, Inc. Acct. No.: 8527877864 Department 12431 P.O. Box 603 Oaks, PA 19456

Moneytree PO Box 58363 Seattle, Washington 98138

MRS Associates, Inc. Acct. No: 13199716 1930 Olney Ave Cherry Hill, NJ 08003

Nationwide Credit, Inc. Acct. No.: 6045872139028357 2015 Vaughn Rd NW, Ste 400 Kennesaw, GA 30144-7802

NCC Business Services, Inc. Acct. No.: 1697164 3733 University Blvd W Suite 300 Jacksonville, Fl 32217

NCO Financial Services Acct. No.: 6035320180317388 2725 E Desert Inn Rd #250 Las Vegas, NV 89121

NCO Financial Systems, Inc. Acct. No.: 5276444-2414977 507 Prudential Road Horsham, PA 19044

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

NCO Financial Systems, Inc. Acct. No.:3753960 3025256-AMB403398700 PO Box 963 Brookfield, WI 53008-0963

Parkway Imaging Center LLC Acct. No.: 2093782 FILE 57174 Los Angeles, CA 900074-7174

Premier Bankcard, LLC Acct. No.:5178007744124041 P.O. Box 5524 Sioux Falls, SD 57117-5524

Principal Life Insurance Company Acct. No.: HRI 9814552-9808917 c/o Healthcare Recoveries P.O. Box 36389 Louisville, KY 40233

Quest Diagnostics Acct. No.: A26627687 c/o Credit Bureau Central 2355 Red Rock Street, Suite 200 Las Vegas, NV 89146

Quest Diagnostics Acct. No.: A27067183 c/o Credit Bureau Central 2355 Red Rock Street, Suite 200 Las Vegas, NV 89146

Radiology Assoc of Nevada Acct. No.: 1353355-1 c/o Allied Collection Services, Inc. 30080 S Durango Dr. Suite 208 Las Vegas, NV 89117-9194

Republic services 770 E. Sahara Ave Las Vegas, NV 89193-8508

Salute Acct. No.: 4146830017188548 PO Box 105555 Atlanta, GA 30348-5555

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

Sprint Long Distance Acct. No.:001140599-02 c/o Afni,Inc. PO Box 3427 Bloomington, IL 61702-3427

St Rose Dominican Siena Acct. No.: M2414977 4535 Dressler Road NW Canton, OH 44718

St Rose Dominican Siena Acct. No.: 55058242 CHW PFS FILE 57125 Los Angeles, CA 90074-7125

Summit Medical Group Acct. No.: 60374 c/o Credit Bureau Central 2355 Red Rock Street, Suite 200 Las Vegas, NV 89146

Tribute Mastercard
Acct. No.: 5259830010439997/2684275203
P.O. Box 136
Newark, NJ 07101-0136

Universal Fidelity, LP Acct. No.: 6000889476741577 P.O. Box 941911 Houston, TX 77094-8911

Verizon Wireless
Acct. No.:03-63700158
c/o CBCS
PO BOX 69
Columbus OH 43216

Verizon Wireless Acct. No.:7F6D9A c/o NCO Financial Systems Inc. PO BOX 69 Columbus OH 43216

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Debtor: Clifton, Valarie Perry (xxx-xx-6254)

Creditor Matrix: Courier

Verizon Wireless Acct. No.:001108990754100001 c/o United Collection Bureau, Inc. 5620 Southwyck Blvd. Suite 206 Toledo, OH 43614

Verizon Wireless
Acct. No.:0011037070972600001
c/o The CBE Group Inc.
131 Tower Park Dr., Suite 100
Waterloo, IA 50701

Verizon Wireless Acct. No.:0011037070972600001 c/o First Revenue Assurance PO Box 3020 Albuquerque, NM 87110

Washington Mutual Bank Providian Visa Acct. No.: 4185-8602-5325-3807